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Better Than Nothing

By Earl Marble

THE people living in these days of considerable liberality have little idea of religious intolerance as it prevailed not many years ago.

The Rev. George Rogers was a prominent minister of the Universalist denomination back in the forties and fifties, and like most other men of that persuasion traveled a great deal on horseback, seldom preaching in a church, but oftener in a school-house or a barn.

One night he was forced to stop in the "enemy's country," being unable to reach a hospitable fireside before the breaking of a terrible storm. He rode up to a house by the roadside—the first which he had seen in several miles—and asked a young man who came to the door if he might stay all night, and have his horse taken care of.

"I reckon so. Can he, ma?" he replied, as an elderly woman joined him.

"I s'pose so," she said. "It's a terrible night to be out."

So, after his horse had been looked after, he entered the house and took a seat. The supper being cooked in the kitchen was particularly agreeable, as he had eaten nothing since morning.

There was little in the appearance or dress of the average rural minister in those days to distinguish him from the "common herd," but something about him led her to ask, as she was about to invite him to eat:

"Be you a preacher man, sir?"

"Yes, ma'am," was the reply.

"What might your name be?"

"Rogers, ma'am, George Rogers."

"Not the Universalist preacher?"

"Yes, ma'am."

"And you believe all men will be saved?"

"I trust so, ma'am. As the Good Book says: 'As in Adam all die, even so in Christ shall all be made alive.'"

"I don't want no quotations from your old Universalist Bible, and I don't want you nuther. Out of this house you go! You can't stay here all night."

"But, my good woman—"

"Yes, I am a good woman—too good to let such folks as you stay all night in my house."

"But you would not send me out in such a storm as this?"

"Yes, I would. Out with you! It's nothing to the storm of fire and brimstone you'll get into some day."

So out into the night Rogers was forced to go, and he rode several miles in a driving storm before he found a roof to shelter him.

Two or three years afterward he was riding in the same neighborhood, and suddenly found himself in front of the same house just before nightfall. He thought he would try it again.

"Can you accommodate myself and horse for the night?" he asked, pulling the rein, as the same woman came to the door.

"Ain't you Mr. Rogers, the Universalist preacher?" she asked, after looking at him sharply for a few moments.

"Yes, ma'am," was the reply; "but I have changed my views somewhat since I was here before."

"How so?"

"Well, on studying the subject more carefully, I have concluded that thirteen million four hundred and nine thousand six hundred and thirteen souls will be lost."

"Well," said she, putting on a mollified look, "I reckon you can stay; that's better than nothing."

Whenever I think of this story, I always think of that other one that they used to tell of a famous New-York editor.

He was busy writing one day, when a man came to his door with a petition that he wished him to sign.

"What is it for?" asked the editor, scratching away and never looking up.

"It's a petition aiming at the establishment of a system to save our more unfortunate brothers and sisters from going to hades."

"I won't sign any such thing! Not half enough go there now."

MRS. JOHN A. LOGAN'S TALKS TO WOMEN

A R É S U M É

This is the twelfth of Mrs. Logan's Series of Informative Talks

IF the readers of the Sunday Magazine will refer to the articles which have appeared on page 17 since October 30th, they will find that we have discussed Life Insurance from many points of view.

We have tried to convince the women especially that Life Insurance is the best possible protection for a bride to save her from woes unspeakable in time of trouble.

It has been shown that a good sized Life Insurance is the most valuable wedding present that parents can give their children. A Life Insurance policy will be a guarantee against the worst that can happen and grows more valuable the older it becomes. The cost of carrying the policy is but little and there is no danger of its being stolen or depreciating like stocks, bonds, jewels, cases of silver and perishable things, which are given by doting parents to their daughters and sons when they marry and leave the parental roof.

We have endeavored to show that man's obligation to provide for his own originated in Biblical times and is the same to-day and will continue to be evermore. Through the generous provisions of Life Insurance companies that obligation can be more easily discharged than ever before in the history of mankind.

We have emphasized the importance of Life Insurance to women first on account of their natural position as wives and mothers, which, in most cases, makes them dependent upon their husbands for protection from the misfortunes of life, their inexperience in business affairs as a rule and their inability to cope with men in complicated affairs, the advantage it would be to women if when they are suddenly thrown on their own resources they were the beneficiaries of good Life Insurance that they would receive without embarrassing legal contests or other difficulties.

Again we have given some of the vital points concerning Life Insurance. We called attention to the "Ordinary Life Insurance" which is payable on the death of the policy-holder to the persons mentioned in the policy.

"The Endowment Life Insurance," another form, is one which is paid either to the beneficiaries in the event of death during the endowment period or to the insured at the expiration of the term selected. This form of Insurance might also be called a Saving or Investment Security Insurance because the premiums are so arranged that a person holding such policies can systematically save the amount named in the policy and at the expiration of the time denominated the whole amount would be paid to him or to his heirs if he should die before the maturity of the policy.

We have explained the difference between a mother's love which is wise and good and which tries to provide for the future of her children, namely: for their education and start in life and a love which expresses itself in indulgence, empty embraces and endearing words. Examples have been given showing how easy this can be done with proper forethought and systematic economy.

We have attempted to show parents that they can start their children on the right road in life if they will give them an example and a little practical training along economic and prudent lines, convincing them that as large a Life Insurance as they can carry is the surest way to save something for the emergencies unavoidable in life.

We trust we have persuaded at least some young persons that it is possible through investments in Life Insurance policies to lay the foundation for a fortune in middle life. If we have not, and any person wishes to know how

this can be done, he has only to write and learn the secret from the Metropolitan Life Insurance Company.

We feel that the most important of all the suggestions we have made is that of obtaining an Annuity through Life Insurance for our loved ones. By this channel it is possible to provide for every obligation in life whether one lives or dies. One may have a family of his own and at the same time other dependent relatives. By securing an Annuity policy for the benefit of these dependents and one's own family, the harassing fear that suddenly they might all be left unprovided for can be changed to a feeling of security. The relief that this assurance gives enables one to better discharge his duties and more successfully pursue the business or profession in which he is engaged.

There are many salaried persons in the world who are daily nearing the retirement period of their lives, who should not hesitate to avail themselves of the splendid opportunities through Life Insurance. One feels anxious that these people should understand the matter so that they might realize the mistake they are making by allowing a single day to elapse before they have at least made a start in the right direction.

Life Insurance is the one inflexible investment which is open to everybody. Rich and poor can obtain the largest and surest return on whatever they invest in Life Insurance. As a proof of this fact, one has only to investigate the matter to learn that many times Life Insurance policies have been taken out to protect business interests and capital invested in enterprises of a business character.

It protects the aged and infirm; the widow; the orphan and the invalid, if the policy-holder became so after securing a policy, as has frequently happened.

It is a pleasure to answer all inquiries of persons who really wish to know how best to insure according to their situation and resources. You have only to write to me.

I will gladly send to you upon application, the literature of the Metropolitan Life Insurance Company and advise you of the best plan to suit your needs.

Address your letters to

Mrs. John A. Logan
Information Bureau,
Metropolitan Life Ins. Co.,
New York City.

ON HIS HARVEST-MOON

ONE day not long ago Colonel Phil Thompson, in company with a friend from New-York, boarded a train leaving Louisville for the East. On entering the smoking compartment of the Pullman, Thompson was surprised to find there a man he had known since boyhood. Introductions followed, and then congratulations, for it was soon learned that the Kentuckian whom Thompson had known for so many years was at that moment starting on his wedding tour.

"Well, well, well!" exclaimed Thompson, when his old friend gave him the name of the bride, who was the only daughter of an extremely wealthy dealer in tobacco. "You are indeed a fortunate man!"

The bridegroom gave a smile of modest satisfaction; and soon thereafter excused himself, saying that he must go to the rear to see how his wife was getting on.

When Thompson and his friend from the East were alone, the latter remarked:

"Appears to have struck it pretty rich, eh?"

"I should say so!" exclaimed Thompson.

"Of my personal knowledge, I should say that the girl is worth several millions."

"And so he is on his honeymoon?" added the New-Yorker.

"Honeymoon?" repeated Thompson with a burst of enthusiasm. "Why, I'd call it nothing less than a harvest-moon!"